

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS

FILED
2/18/2025
LJ
THOMAS G. BRUTON
CLERK, U.S. DISTRICT COURT

United States ex rel. Jasmeka Collins,
Relator,

v.

Trustmark Recovery Services; Medical Business Office,
Defendants.

Case No. 17-cv-04457

RELATOR’S EXHIBIT LIST

COMES NOW, Relator, Jasmeka Collins, and respectfully submits the following **Exhibit List** in connection with this case. As discussed during the last court date, Relator **shares certain exhibits with Relator Kenya Sibley** as they pertain to the **Qui Tam portion** of this case. However, Relator has assigned different exhibit numbers to ensure clarity in the record. Additionally, Relator **submits individual exhibits related to the retaliation component of this case.**

I. SHARED EXHIBITS (QUI TAM CLAIM)

The following exhibits are shared with Relator Kenya Sibley but are numbered separately for my submissions:

Exhibit No. (My Affidavit)	Corresponding Exhibit No. (Kenya Sibley’s Affidavit)	Description
Exhibit	Exhibit 6	Borenstien Damage calculations Method
Exhibit 2,3,	Exhibit 7	Ucmc cost report calculations for bad debt; Zoho Report, productivity report showing accounts not being worked, 120 day rule
Exhibit [X]	Exhibit 7a	University of Chicago cost report
Exhibit [X]	Exhibit 8	OIG and fraud finding report (Community Hospital Refund Demand)
Exhibit 6,7	Exhibit 9	Community Hospital Cost Report
Exhibit5,6	Exhibit 10	Methodist Cost Report
Exhibit 7	Exhibit 10	University of Illinois Hospital Cost Report

II. INDIVIDUAL EXHIBITS (RETALIATION CLAIM)

The following exhibits are submitted **exclusively for my retaliation claim** and do not overlap with the Qui Tam claim:

Exhibit No.	Description
Exhibit 1	Client list and job description from Sandy Schade
Exhibit 4	Income statement Social Security

III. ATTACHED EXHIBITS

Relator attaches the above-referenced exhibits **in support of this submission.**

IV. REQUEST FOR ACKNOWLEDGMENT

Relator respectfully requests that the Court acknowledge this Exhibit List and permit its inclusion in the record for reference during proceedings.

Respectfully submitted,

Jasmeka Collins
54 w 153rd Place
773-765-8398
Jasmeka Collins

Dated: 02/18/2025

Exhibit 1 client list for MBO and TRUSTMARK, Job description from Sandy Shade.

MEDICAL BUSINESS OFFICE

TRUSTMARK RECOVERY SERVICES

Position Description
Job Title: Collections Manager
Department: Legal - Collections
Reports to: Legal - Collections Manager
FLSA: Exempt

JOB SUMMARY

We are seeking an individual with significant experience in collections and credit policy. The primary purpose of the Collections Manager is to manage collections staff and report to Legal-Collections Manager to strategically manage operational procedures. The Collections Manager oversees department goals and must be familiar with a variety of the field's concepts, practices, and procedures. Rely on experience and judgment to plan and accomplish goals. A wide degree of creativity and latitude is expected.

ESSENTIAL JOB RESPONSIBILITIES

- Responsible for creating a positive work environment which maximizes individual and team performance,
- Assesses departmental and individual performance through auditing techniques.
- Establish and maintain the collections department's operating standards, collection policies, goals/objectives, and procedures.
- Optimize collections while also ensuring customer relationships remain strong, often finding creative win-win solutions with internal and external customers
- Stay current with changes in state and federal laws governing debt collections and bankruptcy ➤ Ensure the Collection team operates within the confines of the Federal Fair Debt Collection Practices Act (FDCPA), FCRA, TCPA, ACA and other compliance policies.

KNOWLEDGE, SKILLS! ABILITIES

- Drives for results, proactively solves complex problems and consistently delivers under tight deadlines,
- Strong analytical and problem solving skills, interpersonal skills and ability to develop working relationship with the business leaders within the company
- Excellent written verbal communication, and negotiation skills required; skills and the ability to communicate effectively across departments and at different levels.
- Attention to detail with the ability to identify/resolve problems and document the outcome.
- Strong organizational and time management skills.

- Results - Focuses on achieving results. Works to retain customers and displace competitors. Manages operating expenses to appropriate levels.
- Team Leadership - Provides clear, timely, and effective feedback to team members. Models effective team behavior and solicits 360 degree feedback in assessing performance. Clarifies roles and responsibilities. Invests in providing development plans for team members.

PHYSICAL DEMANDS

- Ability to sit and work at a computer terminal for extended periods of time
- Ability to operate standard office equipment used in everyday work activities
- Ability to maintain concentration and attention to detail in order to maintain accurate records.

I, JASMEKA COLLINS ACCEPT AND AGREE TO THE FOLLOWING:

- Employment status change from exempt to hourly. Effective today 4/4/2017.
- > A new pay rate in the amount of \$12.00 per hour. Effective today 4/4/2017.
- Shelly Watson as my direct point of contact for all questions and concerns. She is also now my new direct Legal Collection Manager.
- Trustmark's paperless policy. Patients must not be mailed receipts, statements or payment reminder notices.
- Enforce all current policies and procedures. Patients must add post-dated payments to their account in order to qualify for a payment plan or to avoid garnishment.
- Collectors must continue to send Attorney letters and Validation of debt letters on behalf of both Trustmark and Attorney Rosen.

Client Mnemonic	Client Name	Client ID	Group NPI	Tax-ID	Client Primary Contact Person		Management/Tickets	Bad Debt vendor
MBOAM	Advanced Care Medical Specialists PC	5132	1689030918	47-5435388	Liza Gonzalez- lgonzales@medicalspecialists.com	219-301-7240-	Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K/Jonnarda-Cash posting.Allen-IT. Emily-Proposals	TRS/MBO COMBINED least sophisticated consumer All accounts sent to bad debt intentionally illegally in error in violation of false claims act and in violation of the FDCA
MBOBA	Bindal Anesthesiologists	5012	1538115407	36-3373028	Vijay Gupta MD- vijay1550@yahoo.com	219-757-5275-	Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOCG	CardioSpecialists Group, LTD	5134	1497704514	36-2662502	Barbara	219-319-0308	Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOCH	The Community Hospital Anesthesia	5045	1982653044	35-1107009	Lou Molina-219-392-7004/219-392-7003 lmolina@comhs.org		Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOCL	Chicagoland Integrated Professionals, Inc.	5112	1649688409	46-5737836	Ushma Sharma- (217) 553-5766- sks3880@gmail.com		Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOCP	Centers for Pain Control, Inc.	5055	1790920452	26-3681128	UJ Puranik-(219) 326-7246- uj@discover-cpc.com		Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOCC	Centers for Pain Control, Inc. - Chiropractors	5055			UJ Puranik-(219) 326-7246- uj@discover-cpc.com		Monica L-Billing & contract.Ameira-F/U.Kenya-CS.Anna Z-Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOIP	Interventional Pain Management, LLC	5055	1801349386 - Crown Point 1164833687 - Hobart	45-2192531	UJ Puranik-(219) 326-7246- uj@discover-cpc.com UJ Puranik-(219) 326-7246- uj@discover-cpc.com		same as above same as above	TRS All accounts sent to bad debt in error TRS All accounts sent to bad debt in error

			1306274097 - LaPorte		UJ Puranik-(219) 326-7246- uj@discover-cpc.com	same as above	TRS All accounts sent to bad debt in error
			1083051346 - Valparaiso		UJ Puranik-(219) 326-7246- uj@discover-cpc.com	same as above	TRS All accounts sent to bad debt in error
MBODM	Dacia Medical Professional Corp	5117	1154376234	74- 3037873	Dr. Grija-708-358-1299 catalinagrija@yahoo.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOFP	Fishermen's Community Hospital, Inc.	5126	1235418146 - Physician (Part B)	59- 0914771	Rhonda Bezanis-305-289-6424 305-9239475 rhonda.bezanis@fhcares.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
			1851346787 - Hospital (Part A)		Rhonda Bezanis-305-289-6424 305-9239475 rhonda.bezanis@fhcares.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOHC	Heart Care Centers of South Chicago, LTD	5005	1295906147	26- 1900209	Connie Pantoja-773-933-0700 connie1012@sbcglobal.net	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOID	Innovative Dermatology	5135	1801967633	87- 0771370	Suzanne Heuberger-773-871-7000 sheuberger@sbcglobal.net	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOLA	Lakeshore Anesthesia	5035	1548210560	30- 0334012	Dani Dean-574-522-0800 574-522-0600 dani.dean00@gmail.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOMF	Miklos Foot and Ankle Specialists, PC	5127	1235384488	26- 3789095	Dr. David Miklos 773-586-5487 dmiklos783@gmail.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOPP	Pulmonary and Critical Care Physicians, PC	5137	1265514202	30- 0023753	Kathy Bujwit kbujwit@MACNEAL.COM	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBORO	Riverside Orthopedics, LTD	5115	1316051741	05- 0564332	Jessica Garcia 708-484-9480 myguero00@yahoo.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOSA	Stat Anesthesia Specialists, LTD	5140	1992754089 - Lansing, IL	20- 4195921	Peter J. Pollachek 708-895-9450	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
			1699724781 - St. John, IN		Peter J. Pollachek 708-895-9450	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOIM	Interventional Pain Management, LTD	5140	1891726345 - Lansing, IL	36- 4303261	Peter J. Pollachek 708-895-9450	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error

			1033155080 - St. John, IN		Peter J. Pollachek 708-895-9450		TRS All accounts sent to bad debt in error
MBOSC	St. Catherine Hospital Anesthesia	5025	1649346537	35- 1738708	Lori McBride 219-392-2622 219-934-8255 cmanojlovich@comhs.org	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT. Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOSL	South Chicago Sleep Lab, Inc.	5040	1912074147	51- 0582659	Felecia Molina 773-375-1845 felecia@sleepwellchicago.onmicrosoft.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
MBOSM	Salcedo Medical Center	5136			n/a	same as above	
MBOSO	South Suburban Cardiology	5139			n/a	same as above	TRS All accounts sent to bad debt in error
MBOTB	Trilab, LLC	5128	1629458252	47- 3473883	n/a	same as above	TRS All accounts sent to bad debt in error
MBOTR	Timothy Raykovich	5138	1265541981	31- 4505145	n/a	same as above	TRS All accounts sent to bad debt in error
MBOVR	Veronica Ralick	5113	1265786925	46- 1198900	Dr. Veronica Ralick 219-718-9644 vmralick@gmail.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT. Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
WWT	Wolcott Wood & Taylor				Jennifer Weston 312-704-2354 westonj@wwtps.com	Monica L-Billing & contract.Ameira- F/U.Kenya-CS.Anna Z- Refund. Anne K-Cash posting.Allen-IT.	TRS All accounts sent to bad debt in error
UIC	University of Illinois Hospital				219-922-5212	same as above	TRS All accounts sent to bad debt in error
U of C	University of Chicago Hospital				219-934-5300	same as above	TRS All accounts sent to bad debt in error
Trs	All of Trustmark Contracts				219-922-5201	Kenya- Director (Legal, Bad Debt Collectors, Data entry and Payment Posters, Jasmeka- Bad Debt Collectors Manager, Deb Porter- Client Liason	TRS All accounts sent to bad debt in error
TRS Legal	Trustmark Attorney Jeffrey Rosen				219-614-3323 illegally sued all of TRS/MBO UNIVERSITY OF CHICAGO & UNIVERSITY OF ILLINOIS PATIENTS FOR FALSE BAD DEBTS	Shelly Watson- Legal Clerk Team Lead, Katie P & Hannah D. (All Employees Report to Kenya)	TRS All accounts sent to bad debt in error



Your Social Security Statement

JASMEKA COLLINS

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work - up to four each year.

Your full retirement age is **67**, based on your date of birth: May 27, 1980. As shown in the chart, you can start your benefits at any time between **ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$0 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Disability Benefits

To get benefits if you become disabled right now, you need 23 credits of work, and 20 of these credits had to be earned in the last 10 years. Your record shows you do not have enough credits at this time to receive disability benefits. Learn more at ssa.gov/disability.

Survivors Benefits

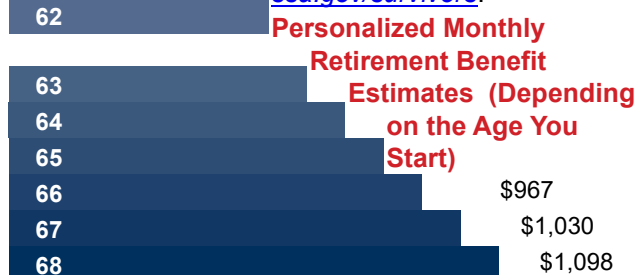
You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,494
Spouse, if caring for a disabled child or child younger than age 16:	\$1,494
Spouse, if benefits start at full retirement age:	\$1,993
Total family benefits cannot be more than:	\$3,510

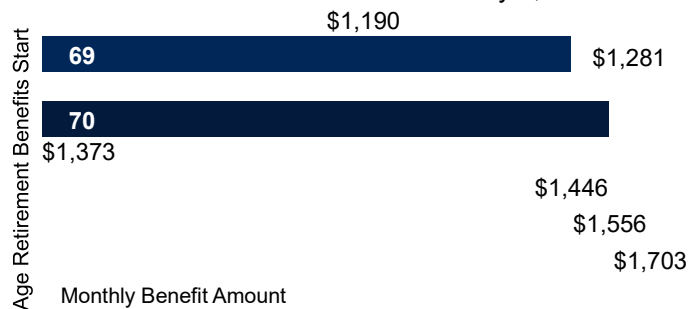
Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe.

ssa.gov/survivors.



January 1, 2025



Medicare

You have enough credits to qualify for Medicare at age 65.

Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work. For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY **1-877-486-2048**).

Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings

record. We have combined your earlier years of earnings below, but you can view your complete earnings record online with [my Social Security](#). If you find an error, view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1991-2000	\$14,407	\$14,407
2001-2005	\$119,842	\$119,842

2006	\$56,444	\$56,444
2007	\$59,797	\$59,797
2008	\$58,240	\$58,240
2009	\$57,636	\$57,636
2010	\$63,415	\$63,415
2011	\$15,227	\$15,227
2012	\$0	\$0
2013	\$0	\$0
2014	\$0	\$0
2015	\$11,448	\$11,448
2016	\$41,178	\$41,178
2017	\$7,231	\$7,231
2018	\$0	\$0
2019	\$4,451	\$4,451
2020	\$12,489	\$12,489
2021	\$0	\$0
2022	\$0	\$0
2023	\$0	\$0
2024	Not yet recorded	Not yet recorded

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes

You paid: \$32,038

Medicare taxes

You paid: \$7,557

Employer(s): \$32,343 Employer(s): \$7,557

Not Covered by Social Security

You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes. This work might have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. Learn more at ssa.gov/gpo-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. The amount of your benefit is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- The age you claim benefits will affect your surviving spouse's benefit amount. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you and your spouse both work, use the [my Social Security Retirement Calculator](#) to estimate spousal benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- Learn more about benefits for you and your family at ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available online, or by mail upon request.



SSA.gov | Follow us on social media ssa.gov/socialmedia Form

SSA-7005-SM-OL (01/24) | Enclosures: Publication No. 05-10704, Publication No. 05-10702

Retirement Ready



Fact Sheet For Workers Ages 18-48

Retirement is different for everyone

Retirement is not one-size-fits-all. Because Social Security is more than just retirement benefits, we want to provide you with the information you need to plan for and make informed decisions about your future retirement.

Earnings are essential

You have probably been paying Social Security and Medicare taxes (also known as FICA taxes, or SECA taxes if you are self-employed) since you first began working. Learn more about these taxes at ssa.gov/people/materials/pdfs/EN-05-10297.pdf. Your *Social Security Statement* contains information about your earnings history and the Social Security and Medicare taxes you paid, and provides estimates for future retirement, disability, and survivors benefits. Use your *Statement* to check your earnings each year. These earnings are used to determine your eligibility for Social Security benefits and your benefit amount. If you see an error on your earnings record, report it to us. Learn how at ssa.gov/pubs/EN-05-10081.pdf.

Understanding your retirement benefits

Social Security is not meant to be your only source of income in retirement. On average, Social Security will replace about 40% of your annual pre-retirement earnings, although this can vary based on each person's circumstances. Your full retirement age is 67. Starting retirement benefits before your full retirement age (as early as age 62) lowers this percentage and starting benefits after your full retirement age (up to age 70) increases it. Learn more at ssa.gov/pubs/EN-05-10035.pdf.

Save for retirement

In addition to Social Security, you will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. Because your retirement could last 20 years or more, it is important to begin your financial planning as early as possible.

- If you have a workplace retirement plan, be sure to find out how it works so you can make the most of it. Your employer might match some or all of your plan contributions. If your employer does not offer a plan, there are other ways to save and invest on your own. Learn more about how to save at savingmatters.dol.gov/employees.htm.
- The earlier you start saving, the more time you will have to build your retirement income. For more information on investing and saving, check out investor.gov.
- Any amount you can save will add up over time. You can find a savings calculator at investor.gov/financial-tools-calculators/calculators/compoundinterest-calculator.



Social Security will be there when you retire

The Social Security taxes you pay go into the Social Security Trust Funds that are used to pay benefits to current beneficiaries. The Social Security Board of Trustees estimates that, based on current law, the Trust Funds will be able to pay benefits in full and on time until 2034. In 2034, Social Security would still be able to pay about \$800 for every \$1,000 in benefits scheduled. Learn more at ssa.gov/ThereForMe.

Benefits last as long as you live

Your Social Security benefits last as long as you live. Our Life Expectancy Calculator can provide a rough estimate of how long you might live based on your age and gender: ssa.gov/planners/lifeexpectancy.html.

Unable to work due to a mental or physical disability

A disability can occur at any age. If you become unable to work at a certain earnings level due to a mental or physical disability, and you meet certain eligibility requirements, you and your family may be able to receive Social Security disability benefits. Learn more about disability benefits at ssa.gov/disability. The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Learn more about SSI at ssa.gov/benefits/ssi/.

Benefits for family members

Social Security is here for you even before your retirement years. Children, widows, and widowers may receive survivors benefits to help them cope with the financial loss if you die. Learn more at ssa.gov/pubs/EN-05-10084.pdf.

Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But if you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. This work may have been for federal, state, or local government or in a foreign country. Learn more at ssa.gov/gpo-wep.

We are here for you

Social Security covers about 96% of American workers. To learn more about Social Security, visit ssa.gov.



Securing today
and tomorrow

With you throughout life's journey

Remember that Social Security is with you throughout life's journey.
Learn how at ssa.gov/people/materials/pdfs/EN-05-10233.pdf.

Social Security Administration | Publication No. 05-10704 | May 2023 | Produced and published at U.S. taxpayer expense



Additional Work Can Increase Your Future Benefits



More years of work may increase your future retirement benefits

Although you need at least 10 years of work, or 40 credits, to qualify for Social Security retirement benefits, we base the amount of your benefit on your highest 35 years of earnings. If you do not have 35 years of earnings by the time you apply for benefits, your benefit amount will be lower than it would be if you worked 35 years. Years with no earnings count as zeroes in the benefit calculation.

You have several years with no earnings on your work record. Additional work will increase your retirement benefits. Each year you work will replace a zero or low earnings year in your Social Security benefit calculation, which could help to increase your benefit amount.


How we calculate retirement benefits

Social Security bases your retirement benefits on your lifetime earnings. We adjust or “index” your actual earnings to account for changes in average wages since the year the earnings were received. Then we calculate your average indexed monthly earnings from your highest 35 years of earnings. We apply a formula to these earnings to determine the benefit amount you would receive at your full retirement age. Your full retirement age is between 66 and 67, depending on the year you were born. This is the age you can get your full retirement benefit amount. There are factors that can change this amount. Your monthly benefit will be lower if you start them before your full retirement age (as early as age 62) or higher if you start them after your full retirement age (up to age 70). You can see your personalized monthly retirement benefit estimates at different start ages and your full retirement age on your *Social Security Statement*. Learn more at ssa.gov/pubs/EN-05-10070.pdf.

Check your earnings record

Review your earnings in your *Statement*. Compare these earnings with your own records to make sure our information is correct and that we have recorded each year you worked. If you see an error, report it to us so you receive all the benefits you've earned. Learn how at ssa.gov/pubs/EN-05-10081.pdf.

EARNINGS RECORD		
Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare
1990	XXXX	XXXX
2000	XXXX	XXXX
2005	XXXX	XXXX
2010	XXXX	XXXX
2015	XXXX	XXXX
2019	XXXX	XXXX
2020	XXXX	XXXX
2021	Not Yet Recorded	



Securing today and tomorrow

Questions?

To learn more about Social Security, visit ssa.gov. Remember that Social Security is with you throughout life's journey: ssa.gov/people/materials/pdfs/EN-05-10233.pdf.

